

INSURANCE

MERCHANTS' AND MECHANICS'
MUTUAL LIFE INSURANCE COMPANY
55 Wall-st. N. Y. This Company has been in-
corporated with a Capital of **\$1,000,000**, actually paid in and
invested in the stocks of the United States and of the State
of New-York.
Its business will be conducted upon principles to render
the payment of the sums insured by the Company,
whether the death take place by accident or otherwise, as
soon after its occurrence. To this the characters of the
policy are pledged. To enable them to redeem that pledge,
they have secured the services of the best and most full pro-
fessional officers both in England and here, in cash, and in the
stocks, either of the one or the other country.

TRUSTEES.
James Brown, Henry Grinnell,
Russell B. Minnott, Horatio Allen,
Kensel H. Nevins, Charles N. Tabot,
J. Smith Rogers, Stewart Brown,
Paul Spoonford, William H. Webb,
Jacob A. Westerleit, O. W. C. Slack,
Wm. W. C. Smith, Martin Hoffman,
George P. Poken, Wm. W. Billings, N. London,
Wm. D. Murphy, Bay-Hampton, Sag. Boston,
Wm. W. C. Smith, John J. Lee, Boston,
Richard Irwin, Samuel Lawrence, Boston,
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John J. Currie, Wm. B. Curtis, ..
Alfred Lloyd, Wm. S. Ballard, ..
J. Strachan,

J. SMITH ROGERS, President.
JOHN L. WENDELL, Secy. and Asst. Secy.
ALEXANDER M. GRIGG, Secretary.

NATIONAL LOAN FUND ASSOCIATION
OF THE
FRANCE SOCIETY OF LONDON.

GENERAL AGENT'S OFFICE, 71 Wall-st.,
New-York, Nov. 11, 1890.

NOTICE.—In pursuance of the order of the Board of Directors, the hitherto existing mode of loaning to members, to-wit: the advance of one-half of the common annual premiums paid by the insured is discontinued, in reference to policies to be hereafter granted. And the Board have introduced the following new and favorable system of loans for the future, viz.: Any insured desiring to borrow, may, at any time, borrow one-half the amount of annual premium, plus interest on policy or security, or deposit of policy, and is entitled to a loan of profits.

Any insured at any time surrender his policy, and receive as value thereof one-half the gross sum paid by him in such common premiums.

This new form of loans applies only to policies thereafter granted.

A party already insured for whole life may, on payment

small sum, convert his insurance into a new policy on the loan system now introduced.

Parties already insured and entitled to a two-third loan, but not at any other than two-third loan, if they prefer it, on the terms stated in the Society's policy.

A party may, at a moderate annual premium, insure for life, and if he survive to reach the age of 50 years, the full sum insured up to \$15,000 will be paid to him; or if he dies before reaching that age, the full sum insured will be paid his family or legal representative.

ACTING DIRECTORS FOR DECEMBER.

C. E. HABICHT, Chairman.

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WILLIAM VAN NOOK.

AQUILA G. STOUT.

BACHE McVEIRS.

JOSEPH GAILLARD, Jr.

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J. LEANDER STARR, General Agent.

HUDSON RIVER FIRE INS.
INSURANCE COMPANY, of Waterford, N. Y.—Office at
all-st. New-York. CAPITAL \$2,000,000.

DIRECTORS.

John H. White,	T. J. Morgan,	W. G. Davis, Esq.
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John Boyd,	Giles V. Lansing,	Robert Blake,

HUDSON WHITE, President.
ISAIAH BLUM, Vice-President.

J. AVERY, Secretary.

THIS COMPANY, having a FULL CAPITAL paid to
invested, are prepared to INSURE BUILDINGS

RECHARDSON and COMPANY'S FURNITURE
 and home furnishings by fire, on the most reasonable terms.
 The company promptly adjusted and paid at the NEW-YORK
 FIRE in money current at the Banks in this city. Loss
 Verices: Hon. John Young, Wm. P. Miller, Esq. 93 Gold
 Joseph W. Savage, Esq. 100 Nassau, Joseph A. Ketchum
 in, 34 Front-st. (op. opp.) JAMES A. REQUA, Agent.

CITIZENS FIRE INSURANCE COM-
PANY—Offices 87 WALL-ST. and 187 BOWERY-
 The Company, with a cash capital of
 \$1,500,000,
 has a large surplus, security, continues to insure
 just loss or damage by FIRE, on dwelling houses, man-
 sionaries, household furniture, and all descriptions of real
 Estate Property, on the most favorable terms.

DIRECTORS

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Alonzo A. Alvord, James C. Baldwin,
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Thomas McClure, Robert Barkley,
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DANIEL BURNETT, President.
JAMES M. McLEAN, Secretary. of

INSURANCE OF DEBTS, &c.
—UNION MUTUAL LIFE INSURANCE COMPY—
—Cash Capital and Assets **\$2,000,000**—Insure Every
the most favorable terms. Satisfaction and equitable
can be made with CREDITORS to the
of DEBTORS, providing in any part of the Union.
Class of Insurance provides for the payment of DEBTS
it would otherwise be lost, and for the protection of
MILES left destitute. Particulars apply to all
MILES, and to all DEBTS. Address

W. A. Walcott, Attorney at Law, 100 N. Main St.,
 Wall. Palmer, Messrs Taylor, Lawrence Trimble & Co., 402
 Chauncey, E. K. Collins, Isaac Newton, Sherburne & Co.,
 419 Third.

WASHINGTON INSURANCE CO.
 PANY—Office No. 7 Wall. (cor. New-st.) CASH
 CAPITAL \$200,000. Insures Buildings, Merchandise,
 Household Furniture. Pays Losses. Rates and
 Amounts low & damage by fire, on the most favorable terms.

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 Frederick Pentz, Russell Stebbins, Edgar H. Lang,
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 James E. Rowland, Wm. Wilmersding, Jr. Wm. Oulcott,
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 John's Savage, Geo. B. Grear, Robert Lane.

THE GROCERS' FIRE INSURANCE COMPANY, office 81 Wall-st., corner of Pearl, N. Y. CAPITAL \$500,000. This Company, having the capital all paid in, cash, are prepared to insure Buildings, Merchandise, Household furniture, Vessels in Port, and cargoes, &c. against loss or damage by fire; also, the cargoes of inland Navigation and Transportation, on most favorable terms. All losses promptly adjusted and paid.

DIRECTORS.

John A. Story,	Moses Taylor,	Samuel Moore,
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Francis Skidg,	Henry Elder,	Wm. S. Porter,
B. W. Briggs,	Wm. S. Foster,	Isaac C. Taylor,
S. B. Sherran,	Marshall Popson,	

SAMPSON MOORE, President. 271 1/2
J. MILTON SMITH, Secretary.

THE MERCHANTS' INSURANCE
A COMPANY OF THE CITY OF NEW-YORK, office
Leah Bank Building, corner of Greenwich and Fulton Sts.
HAS CAPITAL \$200,000. Insurance against loss
by fire. CROWELL ADAMS, President.
GEORGE W. SAVAGE, Secretary. 2nd fl.

BROOKLYN FIRE INSURANCE CO.
Office No. 5 Merchants' Exchange, Wall-st. N.Y.
43 Fulton-st. Brooklyn. WM. ELLSWORTH, Pres.
G. STEVENS, Secretary.

PATENTS.

HYDRANTS.—Bartholomew's Patent.
Self-Acting—the only patent Hydrants in the market. It is the only Hydrant that took the medal at the late fair. Strong, durable, and simple in construction, never clogs, will not burst; children, being self stopping; can be used in freezing, will not burst pipes; are easily and cheaply repaired, without any digging up; have been in general use in New-York city since 1845, and are much superior to any other Hydrants for two yards; also Hoos Hydrants—manufactured only by the patentee, at 84 Marion-st. Are used by the plumbers generally. d3 (mch)
Beware of counterfeits and infringements.

offered for sale, at M. WILLARD'S
ath-east, corner of Mulberry-st. The attention of house-
holders and others is particularly called to Willard's patent
saw and other saws, best quality, and left, screw, and
circular saws, and other saws, and other saws, and other saws,
wholesale and retail. 126 West

HARRISON'S portable self-cooling
grinders. Burrstone grinders, patented November,
1877. These Mills are warranted to do more work than any
other mills now in use, and do not require one-half as much
water.

The first premium was awarded to the patentees of these
mills at the Fairs of the American Institute in 1849 and 1854,
and at the Fair of the Massachusetts Charitable Mechanics
Association in 1850.

These Mills are very convenient for transportation, and
none will be doing much less than the stones alone of other

They are admirably adapted for grinding grain,
peas, coffee, spices, mustard, starch, salt, paste, plumbe
margarine, bones, shell, quail, rabbit, charcoal, coal, s
uffs, drugs, snuff, flaxseed, oil cake, &c. &c. For sale by
H. E. WARREN & Co.
44 Cornhill - 41 up stairs.

MIR 2*

PATENT PATENT BABY JUMP.

ERS—The Mother's blessing and child's delight.
Reducing health, strength, growth and form and happy
positions. Many improvements have been effected in
invention of this delightful affair, and the constant
ard, for sufficient proof of its merits. Prior to the
B. Tuttle, at his splendid Emporium of Fancy Goods
Broadway.

Patent Office, New York, N.Y.,
Cheney

PAT.

ROOFING.—Goodwin's Cement Roofing and
SHEATHING makes a Permanent Roof. Rough
Plank for 4 cents per foot, with Tin or Shingles
and, warranted. **SMOKEY CHIMNEYS**—Goodwin's
Chimney Poles are the best preventive. Office 34
Spring-st. near Hudson. 421mow

LETTER FILES.—The Patent **LEAF**
HOLDER, an entirely new style of **LETTER FILE**,
for holding Letters, Invoices, Bills, and other papers for easy
reference, has been prepared to be far superior to anything
now in use for the purpose. Those requiring such a device
are requested to call and examine. For sale, wholesale
and retail, by the Agents for New-York City, **BELL & GOULD, Stationers, &c.** [See Names.]

NY. 1. 500 do.

PAKUM.—500 Bales No. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837,